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FROM: Jason R. Graff

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MESSAGE:

Attached is the Amendment and Reply to Office Action for Serial No. 09/754,465.

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9

CONFIRMATION NO.:

CLIENT MATTER NO.: 10655.9900

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Serial No. 09/754,465
Attorney Docket No. 10655.9900
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By:

Gunny Fitzgerald**IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE****PATENT**

Inventors: W. J. Gray, et al.

Docket No.: 10655.9900

Serial No.: 09/754,465

Group Art No.: 3621

Filing Date: January 4, 2001

Examiner: Hewitt II, Calvin L.

Title: **SMARTCARD INTERNET
AUTHORIZATION SYSTEM**

Confirmation No.: 3628

AMENDMENT AND REPLY

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Honorable Commissioner:

In reply to the Final Office Action mailed July 6, 2005, in which this Reply is filed within two months, Applicants amend the application and seek consideration of the remarks that follow.

Amendments to the Claims begin on page 2 of this paper.

Amendments to the Specification begin on page 5 of this paper.

Remarks begin on page 6 of this paper.